### UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON TACOMA DIVISION

In re:	Case No. 11-43626-PBS
Tiffany Ann Volkman	
Debtor(s)	

#### CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David M Howe, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/04/2011.
- 2) The plan was confirmed on 07/07/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C.  $\S$  1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on <u>NA</u>.
  - 5) The case was completed on 05/19/2014.
  - 6) Number of months from filing to last payment: 37.
  - 7) Number of months case was pending: <u>38</u>.
  - 8) Total value of assets abandoned by court order: <u>NA</u>.
  - 9) Total value of assets exempted: \$8,670.00.
  - 10) Amount of unsecured claims discharged without payment: \$275,166.33.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

# Receipts:

Total paid by or on behalf of the debtor \$23,725.00 Less amount refunded to debtor \$338.76

NET RECEIPTS: \$23,386.24

\$3,817.95

## **Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,700.00
Court Costs \$274.00
Trustee Expenses & Compensation \$843.95
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION:

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Int.
Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
AMERICAN CORADIUS INTL LLC	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN EAGLE	Unsecured	592.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES	Unsecured	NA	NA	NA	0.00	0.00
AMO RECOVERIES	Unsecured	NA	NA	NA	0.00	0.00
Bill Me Later	Unsecured	471.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,944.00	2,062.54	2,062.54	92.81	0.00
CAPITAL ONE BANK USA NA	Unsecured	383.00	467.38	467.38	21.03	0.00
CHERYL GOODWIN	Unsecured	NA	NA	NA	0.00	0.00
CHRYSLER FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
CREDIT ADJUSTMENT CO	Unsecured	NA	NA	NA	0.00	0.00
DAIMLER CHRYSLER FINANCIAL SE	Secured	7,908.20	7,212.78	7,212.78	7,212.78	394.02
DIVERSIFIED COLLECTION SVCS	Unsecured	NA	NA	NA	0.00	0.00
DYNAMIC COLLECTORS	Unsecured	NA	615.39	615.39	27.69	0.00
EAST BAY FUNDING LLC	Unsecured	1,203.00	1,203.08	1,203.08	54.14	0.00
EDUCATIONAL CREDIT MGMT CORF	Unsecured	22,446.00	24,567.81	24,567.81	1,105.55	0.00
EDUCATIONAL CREDIT MGMT CORF	Unsecured	20,863.00	23,150.88	23,150.88	1,041.79	0.00
ER SOLUTIONS	Unsecured	NA	NA	NA	0.00	0.00
ER SOLUTIONS	Unsecured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	NA	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	0.00	0.00
JC PENNEY	Unsecured	277.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	454.00	453.59	453.59	20.41	0.00
MIDLAND FUNDING LLC	Unsecured	269.00	269.15	269.15	12.11	0.00
MIDLAND FUNDING LLC	Unsecured	393.00	392.51	392.51	17.66	0.00
NANCY STALLO	Unsecured	NA	NA	NA	0.00	0.00
NANCY STALLO	Unsecured	4,000.00	NA	NA	0.00	0.00
NATIONAL ENTERPRISE SYSTEMS / 1	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL ENTERPRISE SYSTEMS / 1	Unsecured	NA -	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	NA	NA	NA	0.00	0.00
NCO GROUP	Unsecured	NA	NA	NA	0.00	0.00
NCO GROUP	Unsecured	NA	NA	NA	0.00	0.00
NELNET	Unsecured	11,660.00	NA	NA	0.00	0.00
NELSON WATSON & ASSOCIATES	Unsecured	NA	NA	NA	0.00	0.00
NORTH SHORE AGENCY	Unsecured	NA	NA	NA	0.00	0.00
ORCHARD BANK	Unsecured	661.00	NA	NA	0.00	0.00
PAY PAL	Unsecured	548.00	NA	NA	0.00	0.00
PHILLIPS 66-CONOCO-76	Unsecured	642.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	591.63	591.63	26.62	0.00
PORTFOLIO RECOVERY	Unsecured	1,183.00	1,183.01	1,183.01	53.24	0.00
PORTFOLIO RECOVERY	Unsecured	296.00	296.27	296.27	13.33	0.00
PORTFOLIO RECOVERY	Unsecured	NA	276.49	276.49	12.44	0.00
PORTFOLIO RECOVERY	Unsecured	NA	755.42	755.42	33.99	0.00
PUGET SOUND COLLECTIONS	Unsecured	NA	801.50	801.50	36.07	0.00
PUGET SOUND COLLECTIONS	Unsecured	778.00	NA	NA	0.00	0.00
PUGET SOUND ENERGY	Unsecured	291.00	NA	NA	0.00	0.00
QUANTUM 3 GROUP	Unsecured	766.00	781.91	781.91	35.19	0.00
OUANTUM 3 GROUP	Unsecured	367.00	375.06	375.06	16.88	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	NA	547.80	547.80	24.65	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,470.00	2,469.67	2,469.67	111.14	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,347.00	1,347.26	1,347.26	60.63	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	16,950.99	16,950.99	762.79	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	36,360.61	36,360.61	1,636.23	0.00
SALLIE MAE SERVICING CORP	Unsecured	NA	1,423.95	1,423.95	64.08	0.00
SALLIE MAE SERVICING CORP	Unsecured	85,067.00	35,776.82	35,776.82	1,609.96	0.00
SUTTELL & HAMMER	Unsecured	NA	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	674.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	723.00	NA	NA	0.00	0.00
TOTAL DEBT MANAGEMENT	Unsecured	NA	57,550.84	57,550.84	2,589.79	0.00
UNITED RECOVERY SYSTEM	Unsecured	NA	NA	NA	0.00	0.00
UNITED STATES TREASURY	Unsecured	NA	NA	NA	0.00	0.00
US ATTORNEY	Unsecured	NA	NA	NA	0.00	0.00
US ATTORNEY	Unsecured	NA	NA	NA	0.00	0.00
US ATTORNEY	Unsecured	NA	NA	NA	0.00	0.00
US ATTORNEY	Unsecured	NA	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	53,569.79	53,569.79	2,410.64	0.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	0.00	0.00
WEINSTEIN PINSON & RILEY PS	Unsecured	698.00	698.45	698.45	31.43	0.00
WEINSTEIN PINSON & RILEY PS	Unsecured	871.00	871.02	871.02	39.20	0.00

<b>Summary of Disbursements to Creditors:</b>			
	Claim	Principal	Interest
	Allowed	<u>Paid</u>	<u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,212.78	\$7,212.78	\$394.02
TOTAL SECURED:	\$7,212.78	\$7,212.78	\$394.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$265,810.82	\$11,961.49	\$0.00

Disbursements:		
Expenses of Administration Disbursements to Creditors	\$3,817.95 \$19,568.29	
TOTAL DISBURSEMENTS :		<u>\$23,386.24</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2014 By: /s/ David M Howe Trustee

**STATEMENT**: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.